

In re:  
Bernice Louellen Shippen  
Debtor

Case No. 24-11427-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 26, 2024

User: admin  
Form ID: 309I

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2024:

Recip ID	Recipient Name and Address
db	Bernice Louellen Shippen, 108 W Spring Ave Apt 9, Ardmore, PA 19003-1232
14878346	Montgomery County Tax Claim Bureau, 1 Montgomery Plz Ste 600, Norristown, PA 19401-4851
14878354	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14878359	Township of Lower Merion, 75 E Lancaster Ave, Ardmore, PA 19003-2300

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 27 2024 00:08:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Jun 27 2024 00:08:22	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Jun 27 2024 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 27 2024 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 27 2024 00:09:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14878325	Email/Text: bncnotifications@pheaa.org	Jun 27 2024 00:08:00	AES, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14878324	Email/Text: bankruptcy@rentacenter.com	Jun 27 2024 00:09:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837
14878326	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 27 2024 00:12:06	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14878327	EDI: GMACFS.COM	Jun 27 2024 03:54:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14878328	Email/Text: bncnotifications@pheaa.org	Jun 27 2024 00:08:00	American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14899185	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 01:34:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14878329	Email/PDF: bncnotices@becket-lee.com		

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		Jun 27 2024 01:34:53	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14878330	+ EDI: BANKAMER	Jun 27 2024 03:54:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14878335	Email/Text: megan.harper@phila.gov	Jun 27 2024 00:09:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14888937	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 00:10:56	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14878331	EDI: CAPITALONE.COM	Jun 27 2024 03:54:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14878332	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 01:24:34	Ccholdings, Po Box 9201, Old Bethpage, NY 11804-9001
14878334	EDI: CITICORP	Jun 27 2024 03:54:00	Citibank, Attn: Citicorp Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14882486	EDI: CITICORP	Jun 27 2024 03:54:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14878336	Email/Text: bankruptcy@philapark.org	Jun 27 2024 00:09:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14878337	EDI: WFNNB.COM	Jun 27 2024 03:54:00	Comenity Capital Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14878338	^ MEBN	Jun 26 2024 23:51:41	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14878339	EDI: DISCOVER	Jun 27 2024 03:54:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14878344	EDI: CITICORP	Jun 27 2024 03:54:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14878341	Email/Text: BNSFS@capitalsvcs.com	Jun 27 2024 00:08:00	First Savings Bank, Attn: Bankruptcy, 1500 S Highline Ave, Sioux Falls, SD 57110-1003
14878340	+ EDI: BLUESTEM	Jun 27 2024 03:54:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14878342	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 27 2024 00:08:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14878343	EDI: IRS.COM	Jun 27 2024 03:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14898038	EDI: JEFFERSONCAP.COM	Jun 27 2024 03:54:00	Jefferson Capital Systems LLC, PO Box 7999, St, Cloud, MN 56302-9617
14878333	EDI: JPMORGANCHASE	Jun 27 2024 03:54:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14896924	EDI: JPMORGANCHASE	Jun 27 2024 03:54:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
14883566	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 27 2024 00:08:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14881753	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 00:10:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14878345	+ Email/Text: bankruptcy@marinerfinance.com	Jun 27 2024 00:08:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14878349	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 27 2024 00:08:00	NMAC, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366

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14878347	+ EDI: NAVIENTFKASMSERV.COM	Jun 27 2024 03:54:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
14878348	+ Email/Text: electronicbkydocs@nelnet.net	Jun 27 2024 00:09:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14878350	Email/Text: bnc@nordstrom.com	Jun 27 2024 00:08:22	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14878351	Email/Text: fesbank@attorneygeneral.gov	Jun 27 2024 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14900775	EDI: PRA.COM	Jun 27 2024 03:54:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14878352	EDI: PENNDEPTREV	Jun 27 2024 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14878352	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14878353	^ MEBN	Jun 26 2024 23:51:43	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14878355	+ Email/Text: bankruptcy@philapark.org	Jun 27 2024 00:09:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14881318	EDI: Q3G.COM	Jun 27 2024 03:54:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14878356	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 27 2024 00:09:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
14878357	+ EDI: AGFINANCE.COM	Jun 27 2024 03:54:00	SpringIf Fin, Po Box 1010, Evansville, IN 47706-1010
14878358	EDI: SYNC	Jun 27 2024 03:54:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
14889779	+ EDI: AIS.COM	Jun 27 2024 03:54:00	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14878360	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 27 2024 00:09:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14878361	^ MEBN	Jun 26 2024 23:51:28	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14878362	Email/Text: bankruptcies@uplift.com	Jun 27 2024 00:08:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
14878363	+ EDI: LCIUPSTART	Jun 27 2024 03:54:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14881484	^ MEBN	Jun 26 2024 23:51:30	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 55

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
MICHAEL A. CIBIK	on behalf of Debtor Bernice Louellen Shippen help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT BRIAN SHEARER	on behalf of Creditor Towd Point Mortgage Trust 2022-3 rshearer@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1:	<u>Bernice Louellen Shippen</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-11427-amc		
	Social Security number or ITIN:	xxx-xx-8762	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	4/29/24

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Bernice Louellen Shippen	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	108 W Spring Ave Apt 9 Ardmore, PA 19003-1232	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 6/26/24

**For more information, see page 2**

Case number 24-11427-amc

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 2, 2024 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> The meeting is by Zoom. Go to <a href="#">Zoom.us</a> , Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/1/24</b>  <b>Filing deadline: 7/8/24</b>  <b>Filing deadline: 10/26/24</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1375.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>9/18/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	